

2020 IRMAA Costs – Medicare Income Related Surcharges

2020 IRMAA Costs for Part B

If Your Yearly Income Is		Your Monthly Medicare Part B Premium	2020 Medicare Part B IRMAA
File Individual Tax Return	File Joint Tax Return		
\$87,000 or below (held harmless)	\$174,000 and below	about \$135.50*	\$0.00
\$87,000 or below	\$174,000 and below	\$144.60	\$0.00
\$87,000.01 - \$109,000	\$174,000.01 - \$218,000	\$202.40	\$57.80
\$109,000.01 - \$136,000	\$218,000.01 - \$272,000	\$289.20	\$144.60
\$136,000.01 - \$163,000	\$272,000.01 - \$326,000	\$376.00	\$231.40
\$163,000.01 and less than \$500,000	\$326,000.01 and less than \$750,000	\$462.70	\$318.10
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$491.60	\$347.00

* You pay the same premium amount that you paid last year, plus COLA increase.

2020 IRMAA Costs for Part D

If your filing status and yearly income in 2018 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2020)
\$87,000 or less	\$174,000 or less	\$87,000 or less	no IRMAA, only your plan premium
above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	not applicable	\$12.20 + your plan premium
above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	not applicable	\$31.50 + your plan premium
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	not applicable	\$50.70 + your plan premium
above \$163,000 and less than \$500,000	above \$326,000 and less than \$750,000	above \$87,000 and less than \$413,000	\$70.00 + your plan premium
\$500,000 and above	\$750,000 and above	\$413,000 and above	\$76.40 + your plan premium